

Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 13801-002001	Application No. 10/669,929
<b>Information Disclosure Statement by Applicant</b> (Use several sheets if necessary)		Applicant <b>Bruce Nappi</b>	
		Filing Date September 24, 2003	Group Art Unit <del>3692</del> 3696
(37 CFR §1.98(b))			

U.S. Patent Documents						
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Filing Date If Appropriate
/SLN/	AA	6,317,745	9/13/2001	Thomas, et al.		
/SLN/	AB	US 2003/0023552	01/30/2003	Kight, et al.		
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	AE					

Foreign Patent Documents or Published Foreign Patent Applications								
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation	
							Yes	No
/SLN/	AF	WO 2003/091849	11/6/2003	Thomas, et al.				
	AG							
	AH							
	AI							
	AJ							

Other Documents (include Author, Title, Date, and Place of Publication)		
Examiner Initial	Desig. ID	Document
	AK	"The Remaining Barriers to ePayments and Straight-through Processing." Research Conducted October 2001-March 2002. The Clearing House. Report released in 2002. <a href="http://www.epaynetwork.com/cms/documents/001786.pdf">http://www.epaynetwork.com/cms/documents/001786.pdf</a>
	AL	"University of Florida and Wachovia Bank Drive Electronic Payments for Grants." <a href="http://www.epaynetwork.com/cms/pressreleases/pr2004/000299.php">http://www.epaynetwork.com/cms/pressreleases/pr2004/000299.php</a> June 22, 2004. Electronic Payments Network. The Clearing House Payments Company, L.L.C.
	AM	Salaris, Rossana. <a href="http://www.usfst.com/pastissue/article/article.asp?art=270915&amp;issue=214">http://www.usfst.com/pastissue/article/article.asp?art=270915&amp;issue=214</a> "Moving corporate America to electronic payments". Financial Services Technology. US Edition. 2008.

Examiner Signature /Samica L. Norman/	Date Considered 03/31/2008
EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	